

|         | L # | Hits  | Search Text                             | DBs                        |
|---------|-----|-------|---|----------------------------|
| 1       | L1  | 60951 | authenticat\$4 or authori\$7            | USPAT                      |
| 2       | L2  | 3336  | merchant and account                    | USPAT                      |
| 3       | L3  | 1589  | 1 and 2                                 | USPAT                      |
| 4       | L4  | 1180  | 3 and payment                           | USPAT                      |
| 5       | L5  | 96234 | (financial near3 institution) or bank   | USPAT                      |
| 6       | L6  | 992   | 4 and 5                                 | USPAT                      |
| 7       | L7  | 154   | profile and settl\$6 and 6              | USPAT                      |
| 8       | L8  | 134   | 7 and @ad<"20001228"                    | USPAT                      |
| 9       | L9  | 37    | 7 and @prad<"20001228"                  | USPAT                      |
| 10      | L10 | 148   | 8 or 9                                  | USPAT                      |
| 11      | L11 | 138   | 10 and (confirmation or notif\$8)       | USPAT                      |
| read 12 | L12 | 100   | 11 and hierarch\$5                      | USPAT                      |
| 13      | L13 | 3028  | payment with account                    | USPAT                      |
| 14      | L14 | 2103  | 1 and 13                                | USPAT                      |
| 15      | L15 | 719   | 14 and merchant                         | USPAT                      |
| 16      | L16 | 344   | (financial near3 institution) and 15    | USPAT                      |
| 17      | L17 | 682   | payment with (confirmation or notif\$8) | USPAT                      |
| 18      | L18 | 96    | 17 and 16                               | USPAT                      |
| 19      | L19 | 71    | 18 not 12                               | USPAT                      |
| 20      | L20 | 65    | 19 and @ad<"20001228"                   | USPAT                      |
| read 21 | L21 | 5     | 19 and @prad<"20001228"                 | USPAT                      |
| 22      | L22 | 65    | 20 or 21                                | USPAT                      |
| 23      | L23 | 938   | payment with account                    | EPO; JPO                   |
| 24      | L24 | 17081 | authenticat\$4 or authori\$7            | EPO; JPO                   |
| read 25 | L25 | 83    | merchant and account                    | EPO; JPO                   |
| 26      | L26 | 10    | 23 and 24 and 25                        | EPO; JPO                   |
| 27      | L27 | 7364  | payment with account                    | US-PGPUB; DERWENT; IBM TDB |
| 28      | L28 | 88508 | authenticat\$4 or authori\$7            | US-PGPUB; DERWENT; IBM TDB |
| 29      | L29 | 4537  | merchant and account                    | US-PGPUB; DERWENT; IBM TDB |
| 30      | L30 | 1536  | 27 and 28 and 29                        | US-PGPUB; DERWENT; IBM TDB |
| 31      | L31 | 770   | (financial near3 institution) and 30    | US-PGPUB; DERWENT; IBM TDB |
| 32      | L32 | 39    | 31 and @ad<"20001228"                   | US-PGPUB; DERWENT; IBM TDB |
| 33      | L33 | 45    | 31 and @prad<"20001228"                 | US-PGPUB; DERWENT; IBM TDB |
| read 34 | L34 | 3     | 32 and 33                               | US-PGPUB; DERWENT; IBM TDB |

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|------|-----|------|-------------|-------------------------------|
| (35) | L35 | 81   | 32 or 33    | US-PGPUB; DERWENT;<br>IBM_TDB |